

**Information to identify the case:**

Debtor 1	<u>Pamela A. Polinski</u>	Social Security number or ITIN	xxx-xx-3365
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23434-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Pamela A. Polinski

2/16/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Pamela A. Polinski  
Debtor

Case No. 17-23434-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 16, 2023

User: auto  
Form ID: 3180W

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Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2023:

Recip ID	Recipient Name and Address
db	+ Pamela A. Polinski, 352 Middletown Rd., New Stanton, PA 15672-1180
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
14682949	+ Midwest Recovery Syste, 2747 W Clay Street, Saint Charles, MO 63301-2557
14682952	University Fidelity LP, P.O. Box 219785, Houston, TX 77218-9785
14682953	+ Van Ru Credit Corporation, 1350 E. Touhy Avenue, Suite 300E, Des Plaines, IL 60018-3342

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 17 2023 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 16 2023 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 17 2023 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 16 2023 23:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Feb 17 2023 04:54:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14682945	EDI: CAPITALONE.COM	Feb 17 2023 04:54:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14682943	+ Email/Text: bankruptcy@usecapital.com	Feb 16 2023 23:54:00	Capital Accounts, Po Box 140065, Nashville, TN 37214-0065
14682944	^ MEBN	Feb 16 2023 23:47:21	Capital Bank, 1 Church St, Rockville, MD 20850-4190
14682946	EDI: CONVERGENT.COM	Feb 17 2023 04:54:00	Convergent Outsourcing, Inc., 800 SW 39th St., P.O. Box 9004, Renton, WA 98057-9004
14690449	EDI: DISCOVER.COM	Feb 17 2023 04:54:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14682947	+ EDI: DISCOVER.COM	Feb 17 2023 04:54:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14703734	Email/Text: EBNBKNOT@ford.com	Feb 16 2023 23:54:00	Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs, CO 80962
14682948	+ Email/Text: EBNBKNOT@ford.com		

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		Feb 16 2023 23:54:00	Frd Motor Cr, P.O. Box 542000, Omaha, NE 68154-8000
14741491	+ EDI: CBSMASON	Feb 17 2023 04:54:00	Massey's, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
14736507	+ EDI: CBS7AVE	Feb 17 2023 04:54:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15028980	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 16 2023 23:54:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
14707683	EDI: AGFINANCE.COM	Feb 17 2023 04:54:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14682950	+ EDI: AGFINANCE.COM	Feb 17 2023 04:54:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
14832202	EDI: PRA.COM	Feb 17 2023 04:54:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14725931	EDI: PRA.COM	Feb 17 2023 04:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14682951	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 16 2023 23:54:00	Pacific Union Financia, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
14735731	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 16 2023 23:54:00	Pacific Union Financial, LLC, 1603 LBJ Freeway, Suite 500, Dallas, TX 75234-6071
14757565	EDI: Q3G.COM	Feb 17 2023 04:54:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14723063	EDI: AIS.COM	Feb 17 2023 04:54:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14682954	+ EDI: BLUESTEM	Feb 17 2023 04:54:00	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14725412	EDI: WFFC2	Feb 17 2023 04:54:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14682955	EDI: WFFC.COM	Feb 17 2023 04:54:00	Wf Crd Svc, CscI Dispute Team N8235-04m, Des Moines, IA 50306

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Pacific Union Financial, LLC
cr		Pacific Union Financial, LLC

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2023 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Pacific Union Financial LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor Pacific Union Financial LLC ecfmail@mwc-law.com
Glenn R. Bartifay	on behalf of Debtor Pamela A. Polinski gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

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